



Note: *The draft you are looking for begins on the next page.*

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Most forms and publications have a page on IRS.gov: [IRS.gov/Form1040](https://www.irs.gov/Form1040) for Form 1040; [IRS.gov/Pub501](https://www.irs.gov/Pub501) for Pub. 501; [IRS.gov/W4](https://www.irs.gov/W4) for Form W-4; and [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA) for Schedule A (Form 1040), for example, and similarly for other forms, pubs, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

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TREASURY/IRS AND OMB USE ONLY DRAFT

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VOID

CORRECTED

**Student
Loan Interest
Statement**

**Copy A
For
Internal Revenue
Service Center**

For filing information,
Privacy Act, and
Paperwork Reduction
Act Notice, see the
**General Instructions
for Certain
Information Returns.**
www.irs.gov/Form1099

OMB No. 1545-1576

2026

Form **1098-E**

RECIPIENT'S/LENDER'S name					OMB No. 1545-1576	
Street address			Room/suite no.		2026	
City/town	State/province	Country	ZIP/foreign code			
Telephone number:				1 Student loan interest received by lender		Copy A For Internal Revenue Service Center For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the General Instructions for Certain Information Returns. www.irs.gov/Form1099
RECIPIENT'S TIN		BORROWER'S TIN		\$		
BORROWER'S name						
Street address			Apt. no.			
City/town	State/province	Country	ZIP/foreign code			
Account number (see instructions)				2 Check if box 1 does not include loan origination fees and/or capitalized interest, and the loan was made before September 1, 2004 <input type="checkbox"/>		

Form **1098-E** Created 9/30/25

Cat. No. 25088U

www.irs.gov/Form1098E

Department of the Treasury - Internal Revenue Service

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TREASURY/IRS AND OMB USE ONLY DRAFT

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name					OMB No. 1545-1576	2026 Form 1098-E
Street address			Room/suite no.			
City/town	State/province	Country	ZIP/foreign code			
Telephone number:						
RECIPIENT'S TIN		BORROWER'S TIN		1 Student loan interest received by lender		Copy B For Borrower This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest.
				\$		
BORROWER'S name						
Street address			Apt. no.			
City/town	State/province	Country	ZIP/foreign code			
Account number (see instructions)						

Form **1098-E** (keep for your records) www.irs.gov/Form1098E Department of the Treasury - Internal Revenue Service

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Instructions for Borrower

A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans must furnish this statement to you.

You may be able to deduct student loan interest that you actually paid in 2026 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see Pub. 970, and the Student Loan Interest Deduction Worksheet in the Instructions for Form 1040.

Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender assigned to distinguish your account.

Box 1. Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2026. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1.

Box 2. If checked, indicates that loan origination fees and/or capitalized interest are **not** included in box 1 for loans made before September 1, 2004. See Pub. 970 for how to figure any deductible loan origination fees or capitalized interest.

Future developments. For the latest information about developments related to Form 1098-E and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098E.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.